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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/870,142

05/30/2001

Steven B. Smith

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21999

7590

11/10/2010

KIRTON AND MCCONKIE

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EXAMINER

MADAMBA, CLIFFORD B

ART UNIT

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/870,142	<b>Applicant(s)</b> SMITH ET AL.	
	<b>Examiner</b> CLIFFORD MADAMBA	<b>Art Unit</b> 3695	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 30 September 2010.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1, 11-15 and 32-34 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1, 11-15, 32-34 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)         | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)         | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                          |

***DETAILED ACTION***

***Continued Examination under 37 CFR 1.114***

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office Action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 30 September 2010 has been entered.

***Status of Claims***

This action is in reply to the remarks and amendment for Application 09/870,142 filed on 30 September 2010.

Claims 2-10, 16-31 stand cancelled.

Claims 1, 11-15, 32-34 are currently pending and have been examined.

***Response to Arguments***

Applicant's arguments filed 30 September 2010 have been fully considered but they are not persuasive.

The Office has given consideration to the remarks and amendments made to the pending set of claims, but are considered moot in light of the grounds of rejection, provided below, for the current listing of claims.

***Claim Rejections – 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office Action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1, 11-15 are rejected under U.S.C. 103(a) as being unpatentable over Chancey et al., US 5,842,185 ("Chancey"), in view of Wood, US 7,050,997 ("Wood"), in view of Dilip et al., US 7,797,207 ("Dilip").

[Claim 1] (Previously presented) Chancey discloses a forward-looking method for budgeting financial resources in an automated fashion to provide a running balance for real-time categorical financial decision making across a plurality of financial accounts, the method comprising:

- establishing a plurality of virtual financial accounts corresponding to budgetary categories overlaid upon an actual financial account using a processor device running computer language instruction sets stored on a computer readable medium (C3 L25-43);

Chancey doesn't explicitly disclose:

- allocating portions of a budget to each of the plurality of virtual financial accounts using the processor device;

Wood, however, makes these teachings (C7 L17-22, L40-47; C8 L41-44; C5 L9-14, L43-45; C8 L63-66; Fig. 7). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Wood with the disclosures of Chancey as discussed above for the motivation of enabling a budgeting analysis tool for comparing current financial data with projected financial data (Wood, C4 L54-64).

Chancey doesn't further explicitly disclose:

- automatically using a third-party Internet-connected gateway to repeatedly access a plurality of financial institutions and to repeatedly search on-line credit card account and on-line checking account records of a plurality of actual financial accounts maintained by the plurality of financial institutions for recent purchases;
- aggregating the search results using the gateway and displaying the search results over the Internet to a local processor device viewable by a user to show the user the updated status of a virtual account before making a purchasing decision;

These features are expressly disclosed by Dilip, however, in a related endeavor (C1 L54-59; C2 L4-12, L51-55; C3 L14-17; C4 L4-14, L25-35, L45-54, L58-61; C5 L20-25, 31-33, L38-41, L49-52, L56-67; C6 L1-7, L24-29; C7 L41-43; C8 L4, L11-12, L26-45; C9 L6-8; C10 L51-53, L56-58, L61-67; C11 L6-9, L67; C12 L1-2; C14 L47-51, L55-58; C15 L35-46, L49-51, L57-61; C16 L19-23, L41-43). Dilip discloses as his invention a method and apparatus for analyzing financial data. The invention relates to the analysis of financial data and, more particularly, to the analysis of multiple financial accounts and other market data to determine whether the allocation of assets and/or liabilities among multiple financial accounts is optimal. Dilip further discloses a financial management system automatically analyzing multiple user accounts, both asset accounts and debt accounts, in a proactive manner, on its own initiative, without any prompting from the user, wherein a client computer is capable of

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interacting with the financial management system via a communication link which in turn is coupled to a plurality of financial institution servers allowing the financial management system to retrieve account information from the financial institution servers, said account information pertaining to account activity history and account balance information. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine and/or modify the invention of Chancey with the feature(s) of Dilip as discussed above for the motivation of automatically reconciling a user's electronic bank or commercial transaction records for budgeting purposes.

[Claims 2-10] (Cancelled)

[Claims 11-15] Claim 11 recites limitations already addressed by the rejection of claim 1 above, therefore the same rejection applies. Furthermore, Chancey discloses the structural elements of claims 11-15 that perform the recited functionality (C5 L43-46).

[Claims 16-31] (Cancelled)

Claim 32 is rejected under U.S.C. 103(a) as being unpatentable over Chancey et al., US 5,842,185 ("Chancey"), in view of Wood, US 7,050,997 ("Wood"), and further in view of Dilip et al., US 7,797,207 ("Dilip").

[Claim 32] (Previously presented) Chancey discloses a forward-looking method for managing financial resources in an automated fashion for real-time categorical financial decision making across a plurality of actual financial accounts comprising:

- allocating transactions to an account selected from the plurality of virtual accounts (C3 L46-51; C4 L1-5);

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Chancey doesn't explicitly disclose:

- establishing a plurality of virtual financial accounts prior to the advent of any financial transactions overlaid upon at least one actual financial account using a processor device running computer language instructions stored on a computer readable medium;
- allocating a given amount of funding for each of the plurality of accounts using the processor device establishing fixed budgets for each of the virtual accounts;
- automatically debiting or crediting the allocated fund amount according to the transactions allocated to the particular account and from the actual financial account as the transactions are obtained by the gateway;

Wood, however, makes these teachings (C1 L54-67; C2 L2-5, 7-9; C3 L35-37; C5 L43-45; C7 L17-22, L40-47; C8 L41-44, L53-67; C5 L9-14, L43-45; C8 L63-66; Fig. 7). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Wood with the disclosures of Chancey as discussed above for the motivation of enabling a budgeting analysis tool for comparing current financial data with projected financial data (Wood, C4 L54-64).

Chancey doesn't further explicitly disclose:

- using communications gateway to access a plurality of financial institutions and to search on-line records of the plurality of financial institutions representing a plurality of actual accounts for purchases on credit card or other financial instruments;

These features are expressly disclosed by Dilip, however, in a related endeavor (C1 L54-59; C2 L4-12, L51-55; C3 L14-17; C4 L4-14, L25-35, L45-54, L58-61; C5 L20-25, 31-33, L38-41, L49-52, L56-67; C6 L1-7, L24-29; C7 L41-43; C8 L4, L11-12, L26-45; C9 L6-8; C10 L51-53, L56-58, L61-67; C11 L6-

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9, L67; C12 L1-2; C14 L47-51, L55-58; C15 L35-46, L49-51, L57-61; C16 L19-23, L41-43). Dilip discloses as his invention a method and apparatus for analyzing financial data. The invention relates to the analysis of financial data and, more particularly, to the analysis of multiple financial accounts and other market data to determine whether the allocation of assets and/or liabilities among multiple financial accounts is optimal. Dilip further discloses a financial management system automatically analyzing multiple user accounts, both asset accounts and debt accounts, in a proactive manner, on its own initiative, without any prompting from the user, wherein a client computer is capable of interacting with the financial management system via a communication link which in turn is coupled to a plurality of financial institution servers allowing the financial management system to retrieve account information from the financial institution servers, said account information pertaining to account activity history and account balance information. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine and/or modify the invention of Chancey with the feature(s) of Dilip as discussed above for the motivation of automatically reconciling a user's electronic bank or commercial transaction records for budgeting purposes.

Claim 33 is rejected under U.S.C. 103(a) as being unpatentable over Chancey et al., US. 5,842,185 ("Chancey"), in view of Wood, US 7,050,997 ("Wood"), in view of Dilip et al., US 7,797,207 ("Dilip"), and further in view of Goldsmith, US 6,064,990 ("Goldsmith").

[Claim 33] (Previously presented) Chancey discloses a forward-looking method for budgeting financial resources in an automated fashion for real-time categorical financial decision making across a plurality of actual financial accounts comprising:

- allocating transactions to a virtual account corresponding to the type of transaction using the processor device (C3 L46-51; C4 L1-5);

Chancey doesn't explicitly disclose:



- establishing a plurality of virtual financial accounts prior to the advent of any financial transactions overlaid upon an actual financial account using a processor device running computer language instructions stored on a computer readable medium establishing fixed budgets for each of the virtual financial accounts over a specified period of time;
- allocating a given amount of budget for each of the plurality of accounts;
- automatically debiting the virtual account according to the transaction amount immediately after the transaction has been allocated to a virtual account and crediting the virtual account when funds become available;

Wood, however, makes these teachings (C1 L54-67; C2 L2-5, 7-9; C3 L35-37; C5 L43-45; C7 L17-22, L40-47; C8 L41-44, L53-67; C5 L9-14, L43-45; C8 L63-66; Fig. 7). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Wood with the disclosures of Chancey as discussed above for the motivation of enabling a budgeting analysis tool for comparing current financial data with projected financial data (Wood, C4 L54-64).

Chancey doesn't further explicitly disclose:

- automatically periodically searching online financial records maintained by a plurality of financial institutions using an Internet-connected gateway for transactions made on a plurality of a user's credit cards;

These features are expressly disclosed by Dilip, however, in a related endeavor (C1 L54-59; C2 L4-12, L51-55; C3 L14-17; C4 L4-14, L25-35, L45-54, L58-61; C5 L20-25, 31-33, L38-41, L49-52, L56-67; C6 L1-7, L24-29; C7 L41-43; C8 L4, L11-12, L26-45; C9 L6-8; C10 L51-53, L56-58, L61-67; C11 L6-9, L67; C12 L1-2; C14 L47-51, L55-58; C15 L35-46, L49-51, L57-61; C16 L19-23, L41-43). Dilip

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discloses as his invention a method and apparatus for analyzing financial data. The invention relates to the analysis of financial data and, more particularly, to the analysis of multiple financial accounts and other market data to determine whether the allocation of assets and/or liabilities among multiple financial accounts is optimal. Dilip further discloses a financial management system automatically analyzing multiple user accounts, both asset accounts and debt accounts, in a proactive manner, on its own initiative, without any prompting from the user, wherein a client computer is capable of interacting with the financial management system via a communication link which in turn is coupled to a plurality of financial institution servers allowing the financial management system to retrieve account information from the financial institution servers, said account information pertaining to account activity history and account balance information. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine and/or modify the invention of Chancey with the feature(s) of Dilip as discussed above for the motivation of automatically reconciling a user's electronic bank or commercial transaction records for budgeting purposes.

Chancey doesn't further explicitly disclose:

- notifying the user of the transactions as record of the transactions are obtained from the financial institutions;

Goldsmith, however, makes this teaching (C1 L53-64; C4 L47-59). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Goldsmith with the disclosures of Chancey as discussed above for the motivation of notifying a user of account activity (Goldsmith, C1 L51-52).

Claim 34 is rejected under U.S.C. 103(a) as being unpatentable over Chancey et al., US 5,842,185 ("Chancey"), in view of Wood, US 7,050,997 ("Wood"), in view of Dilip et al., US 7,797,207 ("Dilip"), and further in view of Goldsmith, US 6,064,990 ("Goldsmith").

[Claim 34] (Previously presented) Chancey discloses a forward-looking method for budgeting financial resources in an automated fashion to provide a running balance for real-time categorical financial decision making across a plurality of actual financial accounts, the method comprising:

- establishing a plurality of virtual financial accounts corresponding to budgetary categories overlaid upon an actual financial account using a processor device running computer language instructions stored on a computer readable medium (C3 L25-43);
- allocating transactions to a virtual account corresponding to the type of transaction (C3 L46-51; C4 L1-5);

Chancey doesn't explicitly disclose:

- allocating portions of a budget to each of the plurality of accounts using the processor device prior to the advent of any financial transactions;
- establishing fixed budgets for each of the virtual accounts over a specified period of time;
- automatically debiting the virtual account according to the transaction amount immediately after the transaction has been allocated to a virtual account and crediting the virtual account when funds become available when a new budgetary period begins.

Wood, however, makes these teachings (C1 L54-67; C2 L2-5, 7-9; C3 L35-37; C5 L43-45; C7 L17-22, L40-47; C8 L41-44, L53-67; C5 L9-14, L43-45; C8 L63-66; Fig. 7). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Wood with the disclosures of Chancey as discussed above for the motivation of enabling a budgeting analysis tool for comparing current financial data with projected financial data (Wood, C4 L54-64).

Chancey doesn't further explicitly disclose:

- automatically periodically searching online financial records maintained by a plurality of financial institutions using an Internet-connected gateway for transactions made on a plurality of a user's credit cards; notifying the user of the transactions prior to the user making a purchasing decision.

These features are expressly disclosed by Dilip, however, in a related endeavor (C1 L54-59; C2 L4-12, L51-55; C3 L14-17; C4 L4-14, L25-35, L45-54, L58-61; C5 L20-25, 31-33, L38-41, L49-52, L56-67; C6 L1-7, L24-29; C7 L41-43; C8 L4, L11-12, L26-45; C9 L6-8; C10 L51-53, L56-58, L61-67; C11 L6-9, L67; C12 L1-2; C14 L47-51, L55-58; C15 L35-46, L49-51, L57-61; C16 L19-23, L41-43). Dilip discloses as his invention a method and apparatus for analyzing financial data. The invention relates to the analysis of financial data and, more particularly, to the analysis of multiple financial accounts and other market data to determine whether the allocation of assets and/or liabilities among multiple financial accounts is optimal. Dilip further discloses a financial management system automatically analyzing multiple user accounts, both asset accounts and debt accounts, in a proactive manner, on its own initiative, without any prompting from the user, wherein a client computer is capable of interacting with the financial management system via a communication link which in turn is coupled to a plurality of financial institution servers allowing the financial management system to retrieve account information from the financial institution servers, said account information pertaining to account activity history and account balance information. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Dilip with those of Chancey for the motivation of managing purchase limits using budgetary controls.

Chancey doesn't further explicitly disclose:

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- notifying a user over the Internet when a purchase on a credit card or other financial instrument has been made as records of the transactions are obtained by the gateway;

Goldsmith, however, makes this teaching (C1 L53-64; C4 L47-59). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Goldsmith with the disclosures of Chancey as discussed above for the motivation of notifying a user of account activity (Goldsmith, C1 L51-52).

### ***Conclusion***

Claims 1, 11-15, 32-34 are rejected.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clifford Madamba whose telephone number is 571-270-1239. The examiner can normally be reached on Mon-Thu 7:30-5:00 EST Alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle, can be reached at 571-272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Clifford Madamba/  
Patent Examiner AU-3695

/Harish T Dass/

Primary Examiner, Art Unit 3695